

LITTLE BANK INC

	CPP Disbursement Date 12/23/2008	Cert 34934	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$299	\$313	4.5%		
Loans	\$203	\$201	-1.1%		
Construction & development	\$42	\$34	-18.4%		
Closed-end 1-4 family residential	\$35	\$41	15.1%		
Home equity	\$23	\$22	-6.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-28.0%		
Commercial & Industrial	\$18	\$18	-1.5%		
Commercial real estate	\$74	\$74	0.4%		
Unused commitments	\$30	\$28	-7.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$33	\$42	26.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$45	\$43	-3.2%		
Cash & balances due	\$9	\$15	68.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$267	\$278	4.1%		
Deposits	\$238	\$252	5.7%		
Total other borrowings	\$28	\$25	-10.7%		
FHLB advances	\$28	\$25	-10.7%		
Equity					
Equity capital at quarter end	\$33	\$35	7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.1%	11.1%	--		
Tier 1 risk based capital ratio	15.4%	16.3%	--		
Total risk based capital ratio	16.6%	17.6%	--		
Return on equity ¹	6.4%	6.2%	--		
Return on assets ¹	0.7%	0.7%	--		
Net interest margin ¹	3.7%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	101.8%	208.3%	--		
Loss provision to net charge-offs (qtr)	43.4%	157.7%	--		
Net charge-offs to average loans and leases ¹	1.6%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.0%	3.4%	1.3%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.6%	0.3%	0.0%	--
Home equity	0.0%	0.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.0%	--
Commercial & Industrial	0.5%	0.0%	0.9%	1.3%	--
Commercial real estate	0.5%	0.5%	0.1%	0.0%	--
Total loans	1.9%	0.9%	0.4%	0.1%	--